

REMARKS

Reconsideration is requested. Claims 1-11 are amended. The amendments are supported by the original disclosure, for example page 4, lines 12-29; Figures 5B and 6. New claims 12-17 are added. The new claims are supported by the original disclosure, for example page 10, lines 8-16 and Figures 2, 5B and 6. Claims 1-17 are pending.

On January 10, 2008, Applicant submitted a Revocation of Power of Attorney With New Power of Attorney and Change of Correspondence Address. A copy of that submission is enclosed. Applicant requests that the revocation be acted on and that all future communications in this case be directed to the address associated with Customer Number 52835.

In the action, claims 1-2 and 6-8 are rejected under 35 USC 102(b) as being anticipated by US 7028052 to Chapman.

In addition, claims 3-4 are rejected under 35 USC 103(a) as being unpatentable over Chapman in view of US 6950807 to Brock.

In addition, claims 5 and 9 are rejected under 35 USC 103(a) as being unpatentable over Chapman in view of Credit Check Monitoring Service.

In addition, claim 10 is rejected under 35 USC 103(a) as being unpatentable over Chapman in view of USLEGALFORMS.COM.

In addition, claim 11 is rejected under 35 USC 103(a) as being unpatentable over Chapman in view of US 7107241 to Pinto.

Applicant respectfully traverses the rejections and requests reconsideration.

With respect to claim 1, Chapman does not disclose a method as claimed that includes providing an on-line consumer credit information management system that accesses and retrieves credit information of a consumer from a database of a credit reporting bureau that contains credit information of the consumer as reported by one or more credit grantors.

Chapman discloses a credit warning system that notifies a customer of changes in selected data elements occurring in the customers credit file at the credit reporting bureau (column 2, lines 37-40). Chapman does not disclose an on-line consumer credit information management system that retrieves credit information from a credit reporting bureau. Instead, the system disclosed in Chapman is between the customer and the credit

reporting bureaus itself. Thus, the method in Chapman is limited to two "parties", the customer and the credit reporting bureau. Chapman does not disclose the on-line consumer credit information management system.

In addition, Chapman does not disclose a method where an on-line consumer credit information management system provides the consumer the ability to communicate directly with the one or more credit grantors regarding the retrieved credit information. The method in claim 1 allows the consumer to communicate directly with the one or more credit grantors, for example via appropriate credit grantor forms provided by the on-line consumer credit information management system which can be automatically sent to the credit grantors, via automatically generated e-mail requests to the credit grantors, etc. Chapman does disclose that the user is given the option to file a challenge with the credit reporting bureau (column 11, lines 50-54). However, the credit reporting bureau is not a credit grantor and typically does not have the authority to change the credit information. Changes in the credit reporting bureau data must typically be requested by the credit grantor. Since the credit reporting bureau does not have authority to change credit information, filing a challenge with the credit reporting bureau has less chance of resulting in correction when compared to communicating a challenge directly to the credit grantor.

With respect to claim 6, Chapman does not disclose an on-line consumer credit information management system accessing the database of the credit reporting bureau on a periodic basis. Chapman indicates that the disclosed system, which appears to be part of the credit reporting bureau itself, maintains a constant watch for changes in selected data elements (column 6, lines 35-37). Chapman does not disclose, however, that an on-line consumer credit information management system accesses a credit reporting bureau database periodically.

With respect to claims 7 and 8, it is the credit bureau in Chapman that creates the alert and sends the alert to the customer. Chapman does not disclose an on-line consumer credit information management system that creates the alert and sends it to the individual.

For at least these reasons, claims 1-2 and 6-8 are patentable over Chapman. Claims 3-5 and 9-11 depend from claim 1 and are patentable therewith and need not be

separately distinguished. Nonetheless, numerous features of claims 3-5 and 9-11 are not found in the prior art cited in the rejections to claims 3-5 and 9-11.

In particular, for claims 3 and 4, Brock does not teach a system that computes the consumers credit score. The rejection refers to column 1, lines 51-54 of Brock which disclose that an agent scores a customer based on the customer's credit history. The scoring disclosed in Brock appears to be performed manually. Brock certainly does not disclose an on-line consumer credit information management system that computes the individual's credit score.

With respect to claims 5 and 9, Applicant notes that claim 5 depends from claim 4. Yet the Brock reference, used to reject claim 4, was not used in the rejection to claim 5. In addition, the rejection apparently relies upon "Credit Check Monitoring Service" as disclosing archiving. Applicant has carefully reviewed "Credit Check Monitoring Service", including lines 21-22 referenced in the rejection, and can find no mention anywhere of archiving of any credit information. It appears that this reference discloses that a customer can obtain free credit reports, presumably from a credit reporting bureau. There is no indication anywhere that a credit report (claims 5 and 9) and a credit score (claim 5) is archived anywhere, let alone an on-line consumer credit information management system.

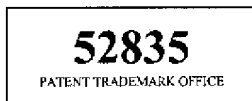
With respect to claim 10, "USLEGALFORMS.COM 2002" discloses forms for purchase that a victim of identity theft can use to notify various agencies of the identity theft. This reference does not teach anywhere that a consumer is able to report an identity theft via an on-line consumer credit information management system, and that the management system provides forms to the consumer for reporting the identity theft to selected organization, and receiving completed forms from the consumer and providing the completed forms to the selected organizations. In "USLEGALFORMS.COM 2002", it appears that the user is only provided forms to fill out. The user must send the completed forms himself to the appropriate organization.

With respect to claim 11, Pinto does not teach the features recited in claim 11. Applicant has carefully reviewed the passages of Pinto referenced in the rejection (except for column 13, lines 20-24 which does not exist in Pinto) and can find no mention of the concept of computing expected interest rates, let alone any use of the phrase "interest

rates". Although Pinto does contain isolated disclosures of the words "interest rate" or the like, there is no disclosure in Pinto of an on-line consumer credit information management system computing expected interest rates and providing the expected interest rates to a consumer.

New claims 12-17 are also patentable. Claims 12 and 13 depend from claim 1 and are patentable along with claim 1. With respect to claims 14-17, the cited prior art does not teach a method where an on-line consumer credit information management system allows a consumer to select at least two or more of the listed services. Chapman discloses a single service, i.e. notification of changes to customer selected data elements, but does not disclose the offering of any services that are separate from the notification service.

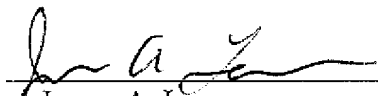
Applicant requests reconsideration of the claims and further requests the Examiner to allow the application. The Examiner may telephone the undersigned at 612.455.3805 if there are any questions or issues that can be easily resolved.



Respectfully submitted,

HAMRE, SCHUMANN, MUELLER &
LARSON, P.C.
P.O. Box 2902
Minneapolis, MN 55402-0902
(612) 455-3800

Dated: March 6, 2008

By: 
James A. Larson
Reg. No. 40,443